

FIGURE 1A

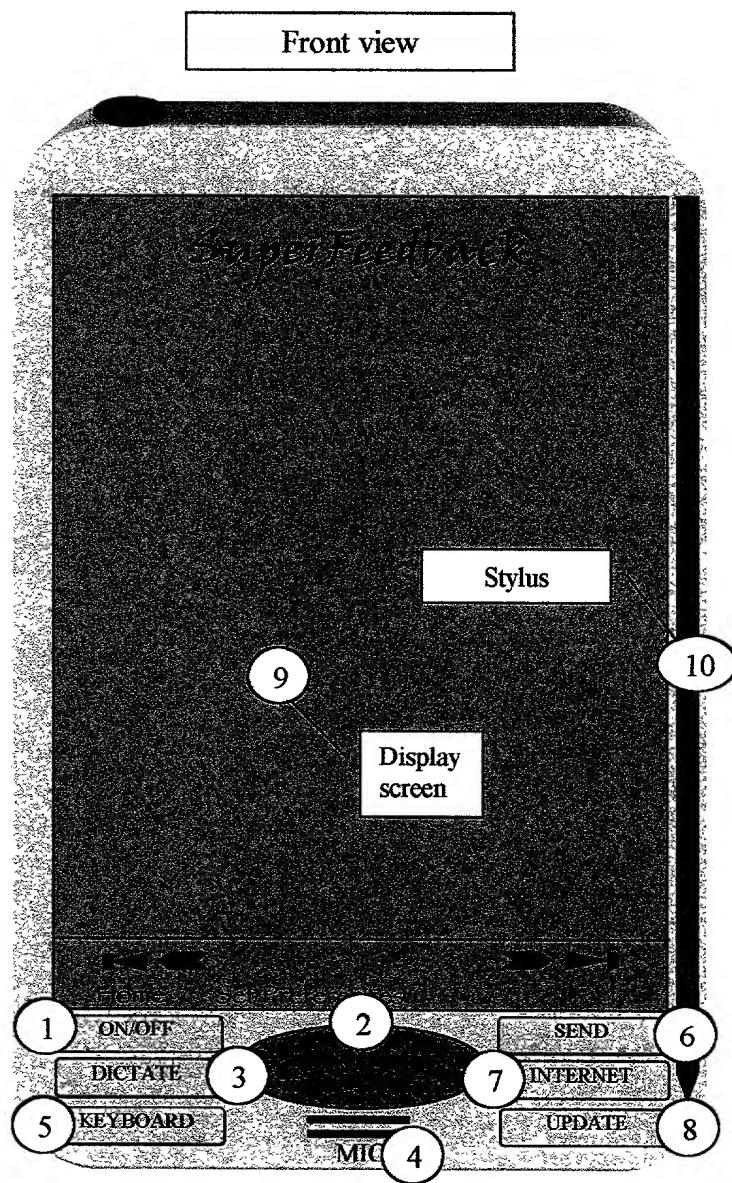


FIGURE 1B

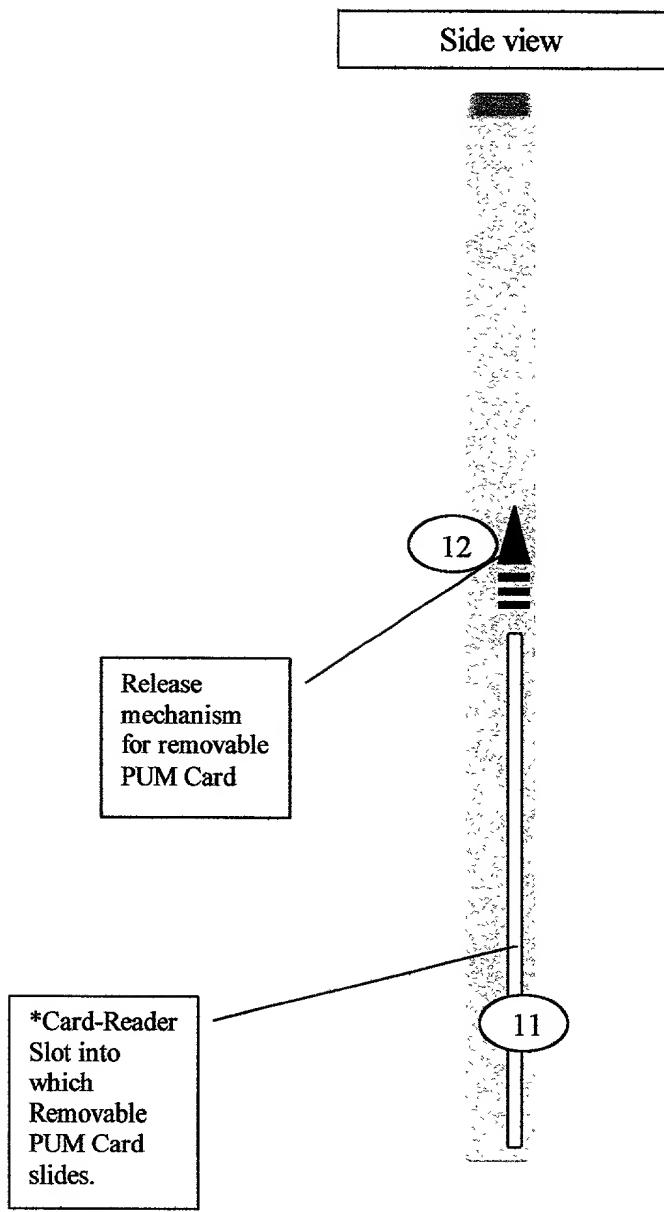


FIGURE 1C

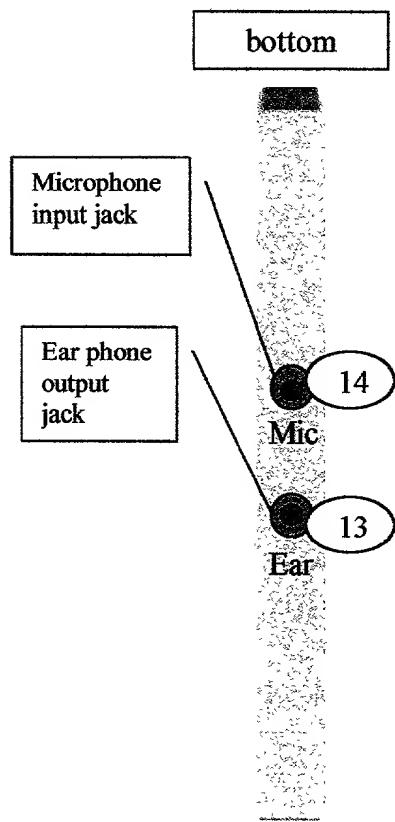


FIGURE 1D

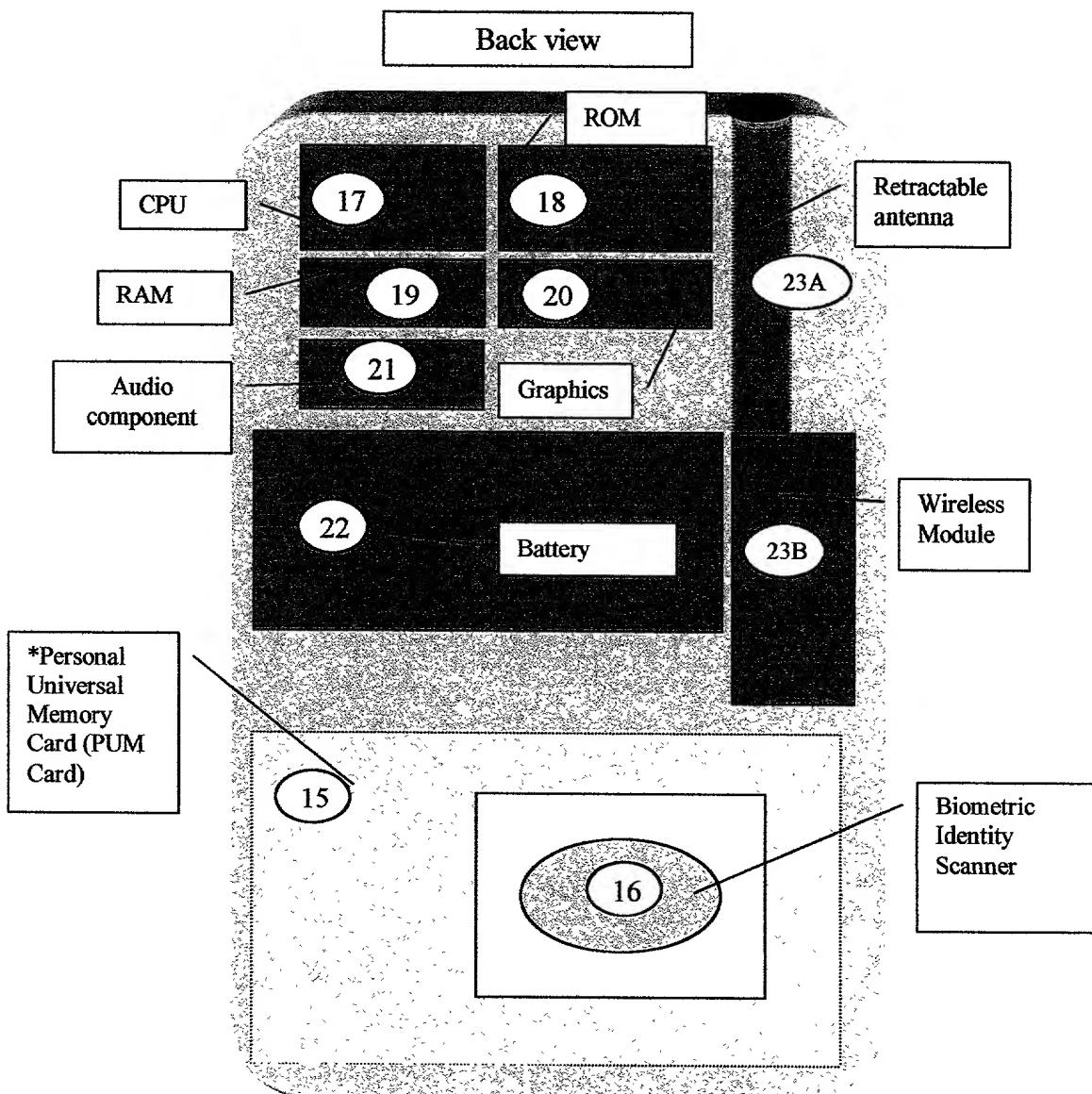


FIGURE 2

CONFIGURATION-DEPENDENT DOWNLOAD PROCESS 200

PENDING PCT/US11/40040

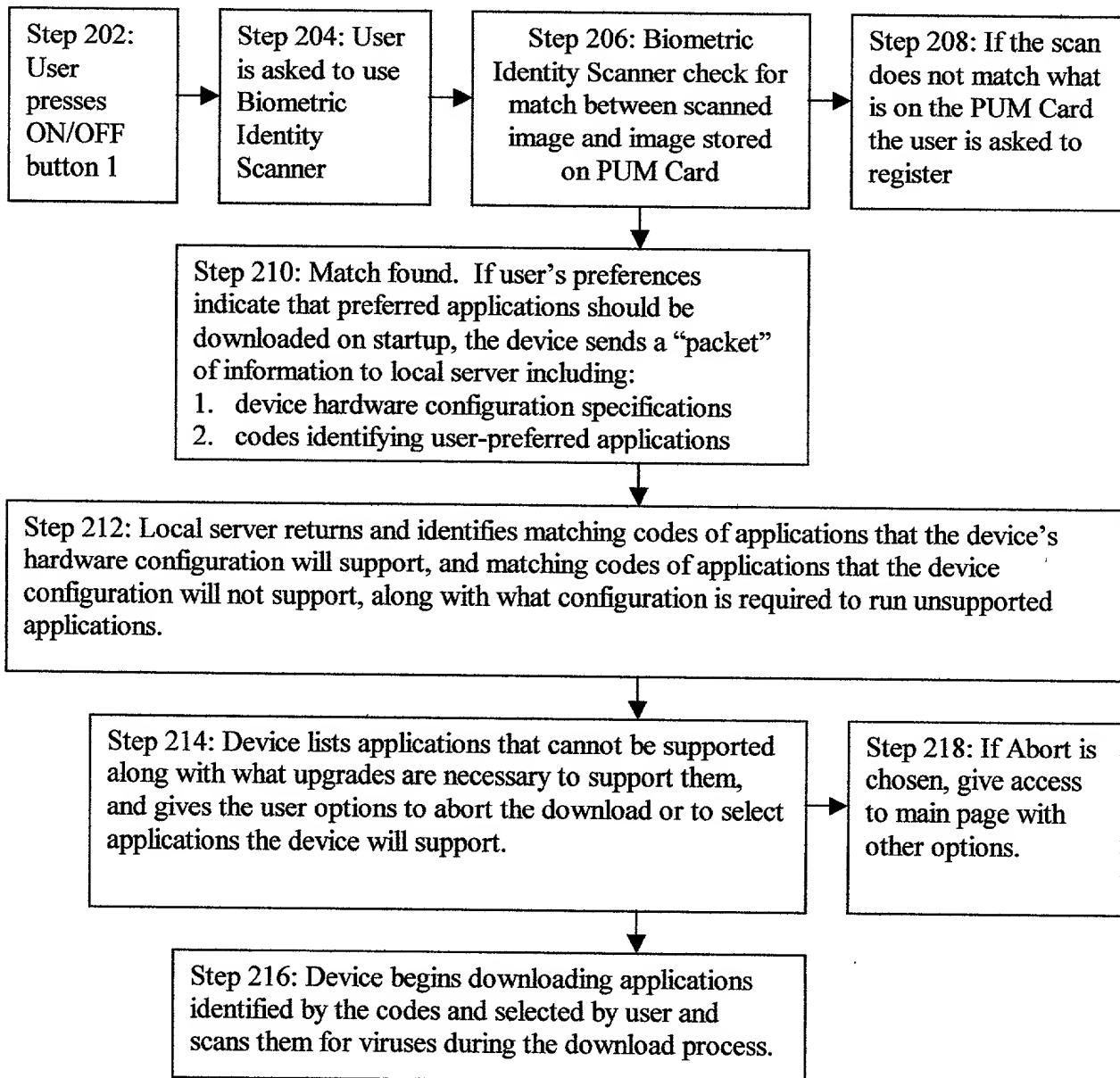


FIGURE 3
PROCESS 300 FOR VOICE INPUT

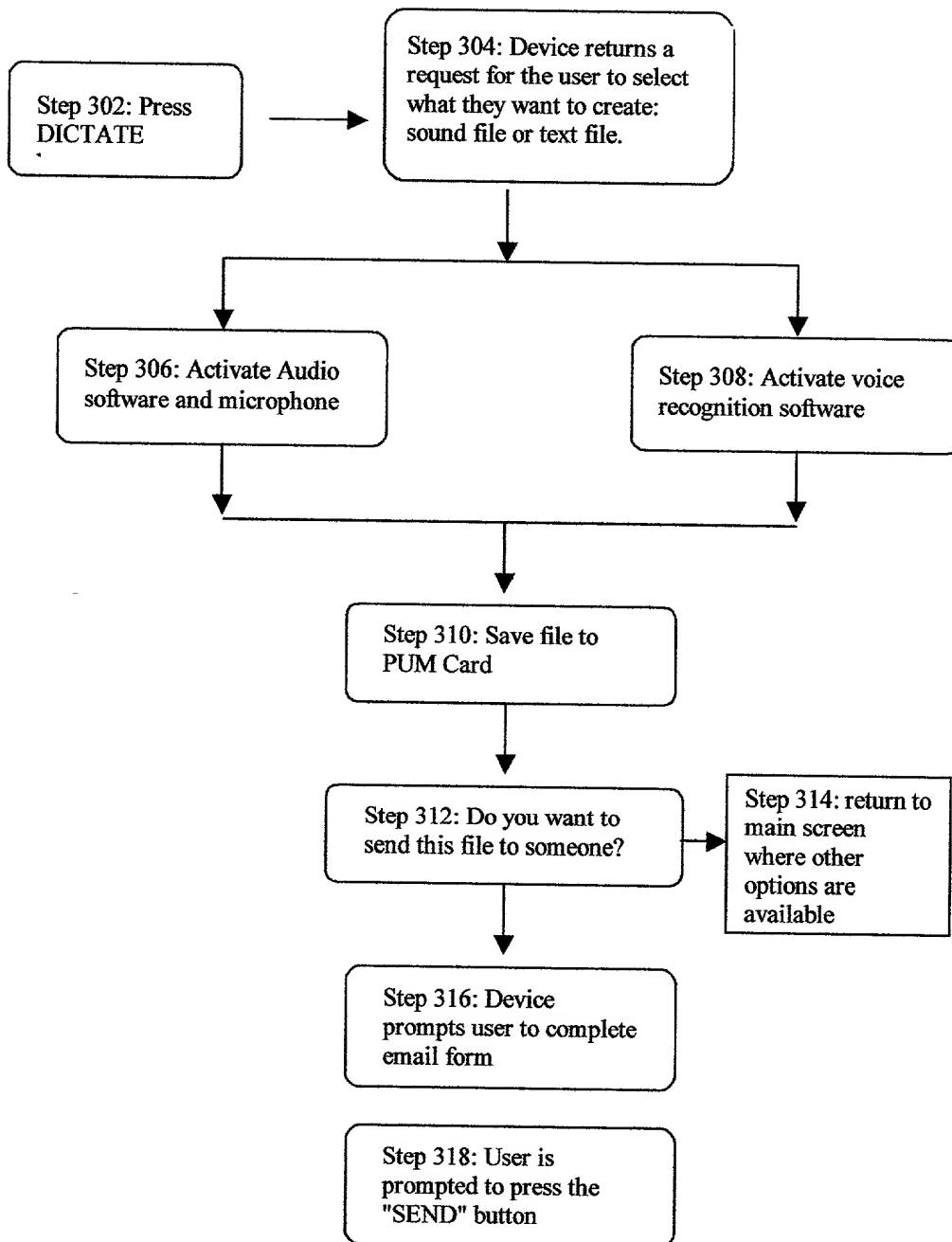


FIGURE 4A

PRIVATE COMMUNICATION PROCESS 400A FOR “PULLING” INFORMATION

(Used for personalizing the shopping experience, for example.)

5

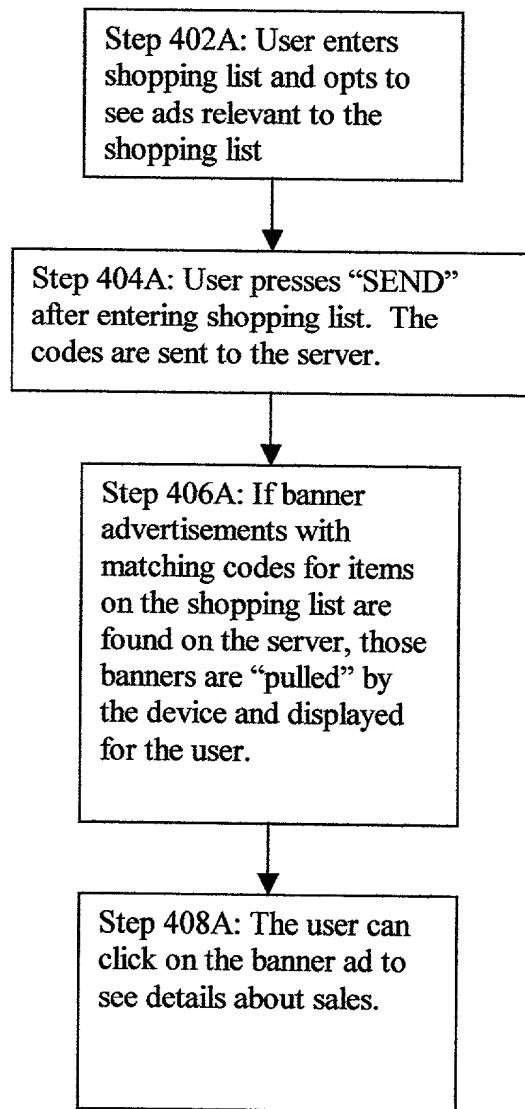


FIGURE 4B

PRIVATE COMMUNICATION PROCESS 400B FOR “PUSHING” INFORMATION

(Used for paying a vendor, for example.)

5

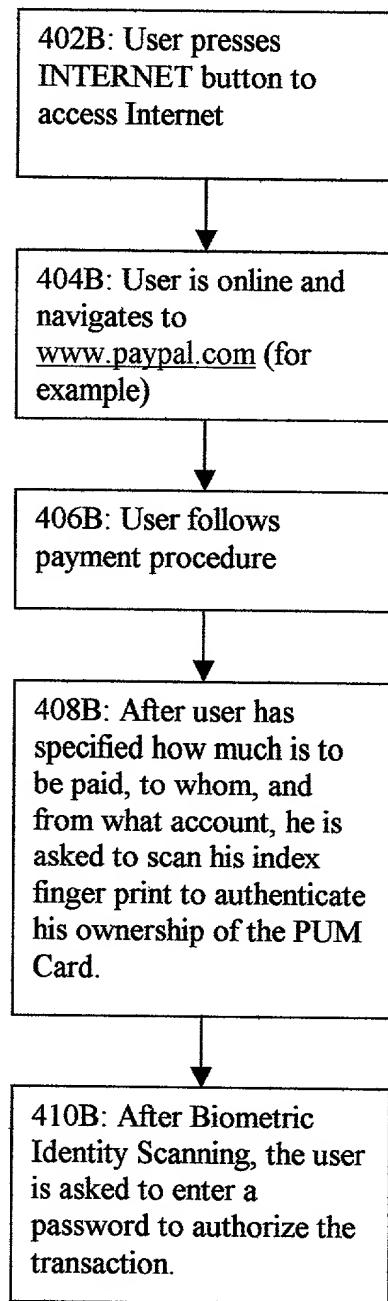


FIGURE 5
PROCESS 500 FOR UPDATING THE PUM CARD

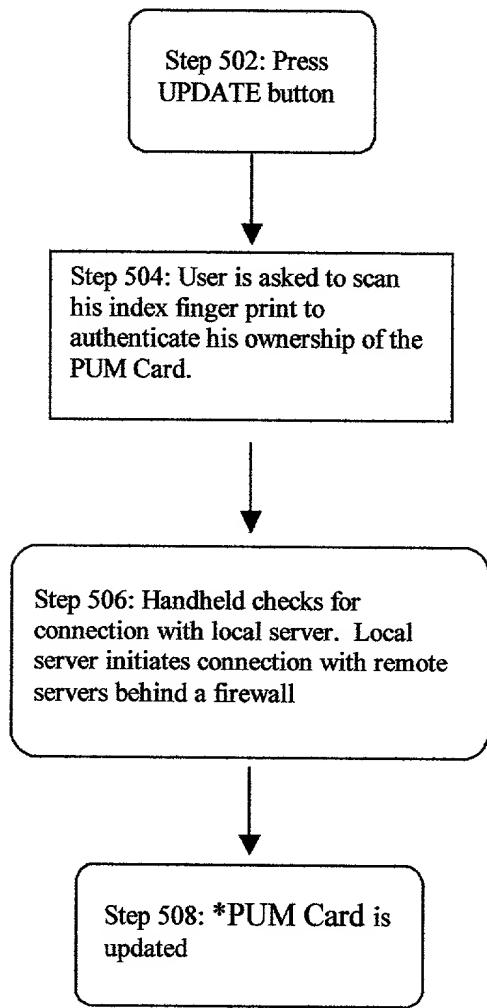


FIGURE 6
SMART-ERASE SHUTDOWN PROCESS 600

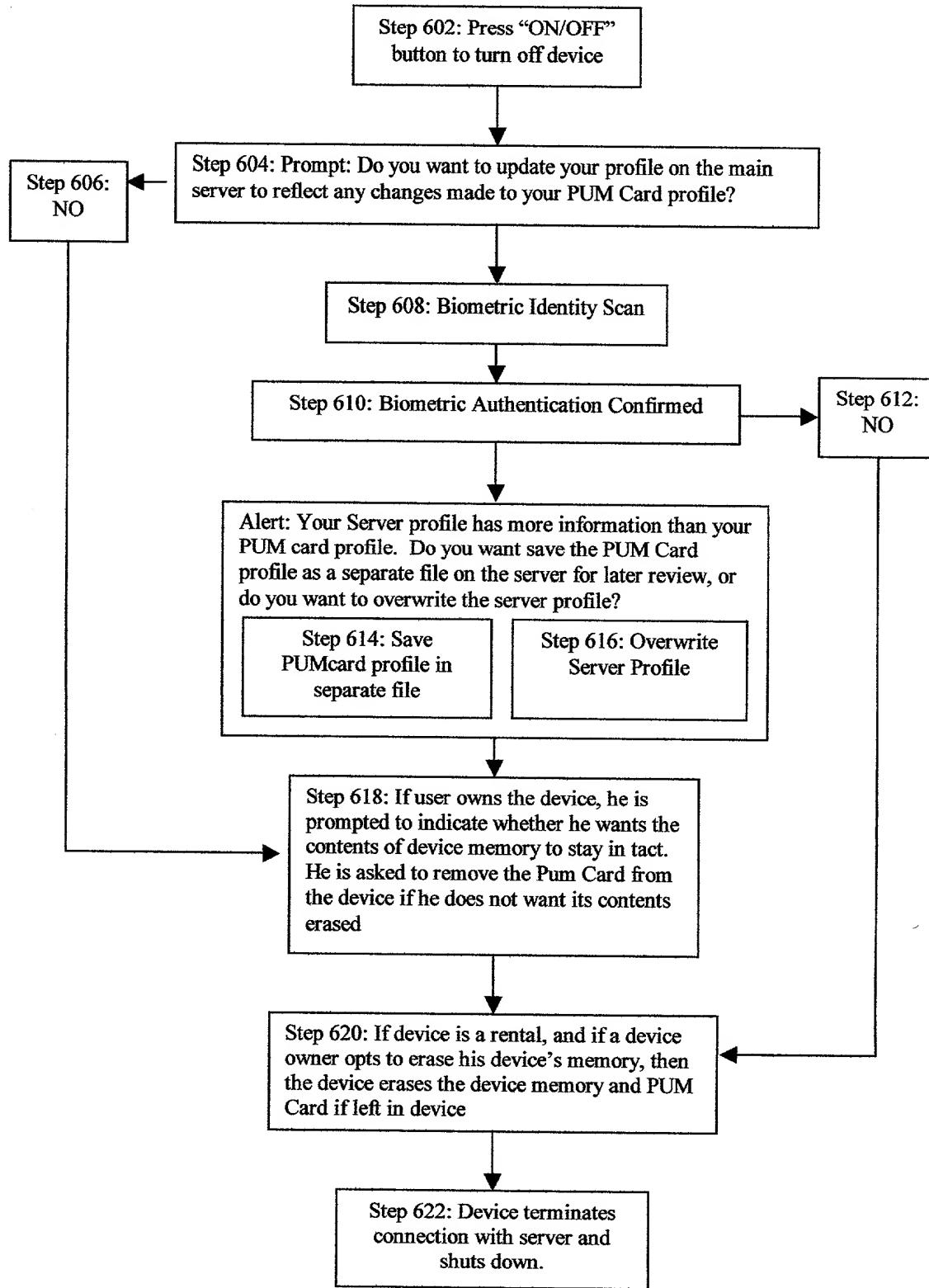
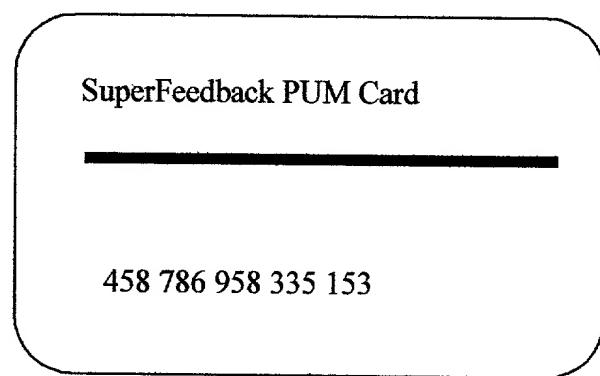


FIGURE 7
PERSONAL UNIVERSAL MEMORY CARD (PUM Card)

Front View

5



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Back View

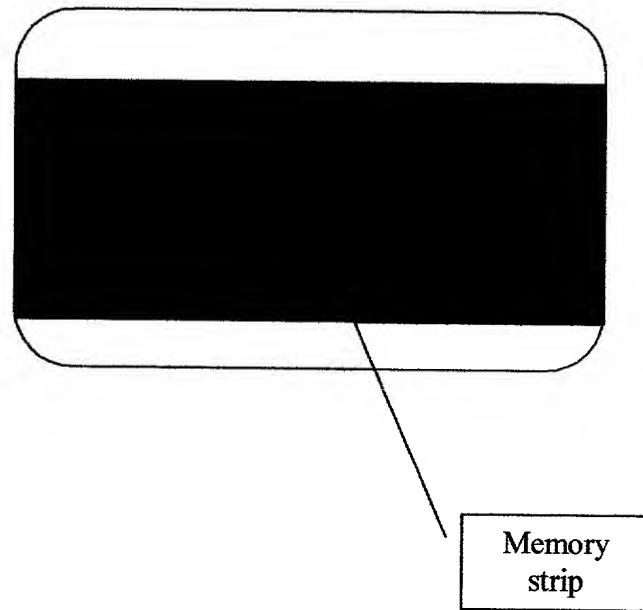


FIGURE 8
COMMUNICATION NETWORK 800

